



THE COMMONWEALTH OF MASSACHUSETTS
EXECUTIVE OFFICE OF LABOR AND WORKFORCE DEVELOPMENT
DEPARTMENT OF UNEMPLOYMENT ASSISTANCE



THE MEDICAL SECURITY PROGRAM

Health Insurance Benefits for Unemployment Insurance Claimants

NEED HEALTH INSURANCE?

You can get Help with **COBRA** Payments,
or Health Insurance you Purchase on Your Own
or Enrollment in a Health Insurance Plan
Take a minute to read inside.



This pamphlet includes information on health insurance for people who are collecting unemployment insurance benefits. It is important to have it translated.

В этой брошюре содержится информация о страховании здоровья для людей, которые получают пособие по безработице. Очень важно, чтобы эта информация была переведена для Вас.

Este panfleto contiene información sobre seguro médico para personas que reciben beneficios por seguro de desempleo. Es importante que lo haga traducir.

Questo dépliant contiene informazioni sull'assicurazione medica a cui hanno diritto le persone che stanno riscuotendo sussidi assicurativi di disoccupazione. È importante che sia tradotto.

Este panfleto contém informação sobre seguros de saúde para pessoas que estão a receber benefícios de seguro de desemprego. É importante ter este panfleto traduzido.

ក្នុងសៀវភៅនេះ មានព័ត៌មានអំពីការធានារ៉ាប់រងសុខភាព សម្រាប់បុគ្គលដែលបានទទួលផលកំរៃខាងការធានាពេលគ្មានការធ្វើគ្រួសារសំខាន់ណាមួយឱ្យគេបកប្រែ។

សំណួរជាមួយនឹងនិយមន័យនៃការធានាសុខភាពដែលបានរៀបចំឡើងសម្រាប់អ្នកដែលបានទទួលបានប្រាក់ប្រចាំខែ។ វាមានសំខាន់ណាស់ ដែលអ្នកគួរតែអានវា។

Tập này bao gồm thông tin về bảo hiểm sức khỏe cho những người đang lãnh quyền lợi thất nghiệp. Điều quan trọng là quý vị tìm người dịch bản này cho mình.

Feyè sa a genyen enfòmasyon sou asirans sante pou moun ki ap touche benefis asirans pou moun ki pap travay. Li enpòtan ou ou fè tradwi l pou ou.

這手冊包括那些領取失業保險福利人士的健康保險資料。這是重要文件，請立即翻譯。

The Massachusetts Department of Unemployment Assistance provides health insurance assistance through the Medical Security Program (MSP) for Massachusetts residents while they are receiving unemployment benefits. Massachusetts is the first state in the nation to offer a health care plan for unemployment insurance claimants.

If you are eligible for unemployment insurance benefits in Massachusetts, you and your family (including children up to their 26th birthday or disabled children regardless of age) may also qualify for health insurance coverage under the Medical Security Program. The program provides eligible claimants with either partial reimbursement of existing health insurance premiums or enrollment in a health plan through Network Health. These health insurance benefits are available to unemployed Massachusetts residents who meet program eligibility criteria.

Medical Security Program Eligibility

To be eligible for the Medical Security Program, you must meet the following requirements:

- You must be a Massachusetts resident;
- Become unemployed from a Massachusetts employer;
- Receive unemployment insurance benefits from Massachusetts;
- Your annualized total family income (for six months prior to your application for the Medical Security Program plus your projected income for the next six months) must be less than or equal to 400% of the Federal Poverty Income Guidelines (see chart) and
- Do not have access to spouse's insurance (affordability will be considered);
- Not enrolled in Medicaid or Medicare Part B;

You may reapply for the Medical Security Program while you are still collecting unemployment benefits if:

- You do not initially meet income guidelines for Medical Security Program, and your income falls below the eligibility guideline while you are still receiving unemployment insurance.
- You were initially disqualified from receiving unemployment insurance, and your disqualification was overturned on appeal or you requalify for benefits.

Even if you are unsure of your income eligibility, you should submit your application. We will review your application to determine your eligibility.

The Medical Security Program Offers Two Plans:

Premium Assistance Plan

If you have the option of continuing participation in COBRA, your former employer's plan or a health insurance plan you previously purchased on your own, you may receive monthly subsidies in the form of reimbursement of your premium payments. Here's how this plan works:

- You must be responsible for 100% payment of the monthly premium.
- You may receive 80% of the actual premium paid, or up to \$1,200 per month for a family plan and up to \$500 per month for an individual plan.
- You must collect at least 10 days of unemployment insurance benefits for any month you are requesting reimbursement.

If eligible, you will be enrolled in the Premium Assistance plan with the same type of coverage (family or individual) you have on your existing plan. You must continue to pay your health insurance premium each month. The Medical Security Program will reimburse you upon receipt of a claim form with proof of payment.

Direct Coverage Plan

If you do not have the option of continuing a health insurance plan in which you were enrolled or if you did not previously have health insurance prior to applying for unemployment insurance benefits, you may be eligible to be enrolled in a Managed Care Organization (MCO) plan. The MCO plan covers office visits and screenings, wellness visits for infants and children, hospital care, and treatment for mental health and substance abuse, and prescription drug coverage. There are some co-payments required and you must choose a primary care physician (PCP).

You may be required to pay a weekly premium based on your family income and size. **Failure to pay your premium will result in a loss of health care coverage for you and your family.** Weekly premium cost will range between \$0 and \$27 per covered individual. Families with income less than 150% of the Federal Poverty Income Guidelines (FPIG), children 19 and under, disabled individuals, and pregnant women are exempt from premiums. You may apply for a premium waiver at any time. You may request recalculation of your premium once in any two-month period.

Overview of the Direct Coverage Program Benefits

Under the Direct Coverage Plan, administered by Network Health, members receive the following benefits and services:

- Doctors' office visits and checkups
- Access to thousands of medical and behavioral health specialists
- Prescriptions
- Hospital stays
- X-rays and lab tests
- Vision services
- Emergency services
- Pregnancy and infant well-visits
- Plus great EXTRAS, and more!



More information on covered benefits and services is available at www.getnetworkhealth.com or call 1-888-257-1985.

Federal Poverty Income Guidelines (FPIG)

Effective February 6, 2012, and updated annually by the U.S. Department of Health and Human Services.

MSP Income Eligibility Guidelines						
Size of Family Unit*	Annualized Income**					
	FPIG Limit					
	FPIG	133%	150%	200%	250%	400%
1	\$11,170	\$14,856	\$16,755	\$22,340	\$27,925	\$44,680
2	\$15,130	\$20,123	\$22,695	\$30,260	\$37,825	\$60,520
3	\$19,090	\$25,390	\$28,635	\$38,180	\$47,725	\$76,360
4	\$23,050	\$30,657	\$34,575	\$46,100	\$57,625	\$92,200
5	\$27,010	\$35,923	\$40,515	\$54,020	\$67,525	\$108,040
6	\$30,970	\$41,190	\$46,455	\$61,940	\$77,425	\$123,880
7	\$34,930	\$46,457	\$52,395	\$69,860	\$87,325	\$139,720
8	\$38,890	\$51,724	\$58,335	\$77,780	\$97,225	\$155,560
For each additional person add	\$3,960	\$5,267	\$5,940	\$7,920	\$9,900	\$15,840

*The size of your family includes you, your spouse and children.

** Annualized Income includes your total family income for six months prior to your application for the Medical Security Program plus your projected income for the next six months. Total family income includes your spouse's income but not income from dependent children. Your projected income will be determined by the Medical Security Program based on your application and your projected unemployment insurance benefits.

Hardship Waiver for Direct Coverage

If you do have the option of continuing an existing health plan, but you cannot afford to pay for your share of the premium amount, you may qualify for a waiver which allows you to receive coverage under the Direct Coverage Plan.

- To qualify for the waiver, your total gross family income must not exceed 150 percent of the current Federal Poverty Income Guidelines (FPIG). See chart.
- To apply for a waiver, if your family income exceeds the income guideline, you must provide a letter from your health insurance carrier or your employer stating the cost of your monthly premium. MSP will assign expenses by family size.
- * If you do have the option of continuing in an existing health insurance plan through your former employer (COBRA), you can continue this coverage for up to 18 months.
- * Please be aware that the Direct Coverage Plan ends when your unemployment insurance benefits end. There is no opportunity to extend Direct Coverage beyond your MSP eligibility. Once you opt out of an existing health plan, you will not be able to re-enroll in your former employer's health plan or COBRA when your Direct Coverage Plan ends. This means that when your unemployment benefits end, your health insurance will end.

How to Apply

After you file your claim for unemployment insurance benefits, you will automatically receive an application packet directly from the Department of Unemployment Assistance.

You should complete and return the application to us as soon as possible. A delay in applying will delay the date your coverage becomes effective.

Before you submit your application, make sure that you have provided all the information requested below, if applicable:

- A copy of a letter from your employer or health insurance company stating the amount of your premium and the date your COBRA coverage began.
- A copy of your Mass Health/Commonwealth Care termination letter if you were previously enrolled.
- The four (4) most recent pay stubs for your spouse if you are applying for family coverage.
- A copy of a letter from your spouse's employer on company letterhead indicating the name of the health insurance plan, spouse's current premium, the premium to cover the applicant, and the date the insurance will be available.

Medical Security Program

This will help you avoid delays in processing; however, you should mail your application even if required documents are not available. We will notify you of your eligibility in writing.

If you have filed your unemployment insurance claim and have not received a Medical Security Program application within two weeks, contact us at 1-800-908-8801 and we will mail an application package to you.

When Medical Security Program Coverage Ends

Your Medical Security Program coverage ends when you stop receiving unemployment benefits. Your coverage is over seven (7) days after the week-ending date of your final unemployment insurance payment or seven (7) days after the date you become ineligible for unemployment benefits, whichever applies first.

For children, the coverage ends 7 days after the week ending date of their 26th birthday, even if the parent(s) continue to be eligible for MSP. Coverage for disabled children ends when MSP coverage ends for the enrolled parent. **Failure to pay your premium will also result in a loss of coverage for you and your family.**

Other State Health Insurance Options

As of July 1, 2007, all Massachusetts residents must have health insurance. If you don't qualify for the Medical Security Program, or your unemployment benefits will

end soon and you still need health insurance, the state may provide other options for you.

Commonwealth Choice offers a wide choice of commercial insurance plans from name-brand insurers, backed with the state's Seal of Approval.

Commonwealth Care is low or no-cost health insurance for people who qualify.

Go to www.mahealthconnector.org. Or call 1-877-MA-ENROLL (1-877-623-6765). TTY services are available for hearing or speech-impaired callers at 1-877-623-7773.

Mass Health If your household includes someone who is pregnant, 19 and under, or disabled, you and/or your household members may be eligible for more benefits at lower cost through MassHealth. For more information, see www.mass.gov/masshealth or call 1-800-841-2900.

How to Get Help

If you have any questions, or need help completing the Medical Security Program application, please call MSP Customer Service at 1-800-908-8801, Monday through Friday from 8:30 a.m. to 4:30 p.m.

Please keep this brochure for future reference. You may also get information on the Medical Security Program at www.mass.gov/dua/msp.



Weekly Premium for Direct Coverage Plan

Effective January 1, 2012, MSP recipients may be required to pay a weekly premium based on the family income and number of individuals covered. **Failure to pay your premium will result in a loss of health care coverage for you and your family.** Weekly premium costs will range between \$0 and \$27 per covered individual. Families with income less than 150% of the federal poverty level, children 19 and under, disabled individuals and pregnant women are exempt from premiums.

If your family size (including individuals exempt from premiums) is:	And your yearly family income (before taxes) is:					
	FPIG	133%	150%	200%	250%	400%
1	\$11,170	\$14,856	\$14,857 - \$16,755	\$16,756 - \$22,340	\$22,341 - \$27,925	\$27,926 - \$44,680
2	\$15,130	\$20,123	\$20,124 - \$22,695	\$22,696 - \$30,260	\$30,261 - \$37,825	\$37,826 - \$60,520
3	\$19,090	\$25,390	\$25,391 - \$28,635	\$28,636 - \$38,180	\$38,181 - \$47,725	\$47,726 - \$76,360
4	\$23,050	\$30,657	\$30,658 - \$34,575	\$34,576 - \$46,100	\$46,101 - \$57,625	\$57,626 - \$92,200
5	\$27,010	\$35,923	\$35,924 - \$40,515	\$40,516 - \$54,020	\$54,021 - \$67,525	\$67,526 - \$108,040
6	\$30,970	\$41,190	\$41,191 - \$46,455	\$46,456 - \$61,940	\$61,941 - \$77,425	\$77,426 - \$123,880
7	\$34,930	\$46,457	\$46,458 - \$52,395	\$52,396 - \$69,860	\$69,861 - \$87,325	\$87,326 - \$139,720
8	\$38,890	\$51,724	\$51,725 - \$58,335	\$58,336 - \$77,780	\$77,781 - \$97,225	\$97,226 - \$155,560
Then your Plan Type is:		Plan Type I	Plan Type IIa	Plan Type IIb	Plan Type IIIa	Plan Type IIIb
And your weekly premium per covered individual is:		\$0.00	\$0.00	\$9.00	\$18.00	\$27.00



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The Medical Security Program is administered by the
Department of Unemployment Assistance

1-800-908-8801

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